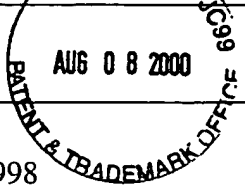


| | | | | | | | |
|-------------------------------------------------------------------------------------------------------------------------------------------------|--|---------------------------------|--|-----------------------------------------------------------------------------------|--|--------------------------------|--|
| AMENDMENT TRANSMITTAL LETTER | | | |  | | Docket Number: CITI0015-CON | |
| Application Number 09/006,839 | | Filing Date January 12, 1998 | | Examiner Kazimi, H. | | Art Unit 2765 | |
| Invention Title METHOD AND SYSTEM FOR PROVIDING INTEGRATED BROKERAGE AND OTHER FINANCIAL SERVICES THROUGH CUSTOMER ACTIVATED TERMINALS | | | | Inventor(s) Paul SIDIKMAN et al. | | | |

I. The filing fee has been calculated as shown below:

| | CLAIMS REMAINING AFTER AMENDMENT | | HIGHEST NUMBER PREVIOUSLY PAID FOR | PRESENT NUMBER EXTRA | RATE (\$) | FEE (\$) |
|--------------------------------|-------------------------------------------|-------|---------------------------------------------|----------------------------|--------------|---------------|
| TOTAL CLAIMS | 19 | minus | 20 | 0 | \$18.00 | \$0.00 |
| INDEPENDENT CLAIMS | 1 | minus | 2 | 0 | \$78.00 | \$0.00 |
| MULTIPLE DEPENDENT CLAIM ADDED | | | | | 0.00 | 0.00 |
| | | | | | TOTAL | \$0.00 |

| | |
|--------------------------------------------------------------------------------------------------------------------|-----------------------|
| If applicant is a small entity under 37 C.F.R. §§ 1.9 and 1.27, then divide total fee by 2, and enter amount here. | SMALL ENTITY TOTAL |
|--------------------------------------------------------------------------------------------------------------------|-----------------------|

II. The Commissioner is hereby authorized to charge the associated for this Amendment and any additional fees under 37 C.F.R. 1.16 and 1.17 which may be required during the entire pendency of this application, or to credit any overpayment, to Deposit Account No. 11-0855. A duplicate copy of this sheet is enclosed.

III. Applicants' undersigned attorney may be reached by telephone in our Washington, D.C. Office at:

(202) 508-5800

All correspondence should continue to be directed to our below-listed address.

Date: August 8, 2000

KILPATRICK STOCKTON LLP
 Suite 800
 700 Thirteenth Street, NW
 Washington, DC 20005
 (202) 508.5800 (telephone)
 (202) 508.5858 (facsimile)

By: George T. Marcou

George T. Marcou
 Registration No.: 33,014

CITI0015-CON

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the U.S. Application of

Paul SIDIKMAN et al.

U.S. Serial No. 09/006,839

Filed: January 12, 1998



Group Art Unit: 2765

Examiner: Kazimi, H.

#15/C
(#15)
8-11-00

For: METHOD AND SYSTEM FOR PROVIDING INTEGRATED BROKERAGE AND
OTHER FINANCIAL SERVICES THROUGH CUSTOMER ACTIVATED TERMINALS

Box Non-Fee
Assistant Commissioner For Patents
Washington, D.C. 20231

AMENDMENT

Sir:

In response to the Office Action mailed May 8, 2000, please enter the following
amendment into the record.

IN THE CLAIMS

Please cancel currently pending claim 38.

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CONCLUSION

By the foregoing Amendment, the Examiner's rejection to claim 38 is moot. Since there
are no outstanding objections or rejections to pending claims 19-37, Applicants respectfully
request reconsideration of the application and the issuance of a Notice of Allowance.

OK TO
ENTER
GJH